H|M|S
FINANCIAL GROUP
WEALTH MANAGEMENT & FINANCIAL PLANNING

EYE ON MONEY

NOV DEC 2017

2017 YEAR-END TAX PLANNING

WHAT YOU CAN DO BEFORE THE END OF 2017 TO HELP REDUCE YOUR PERSONAL TAXES

plus

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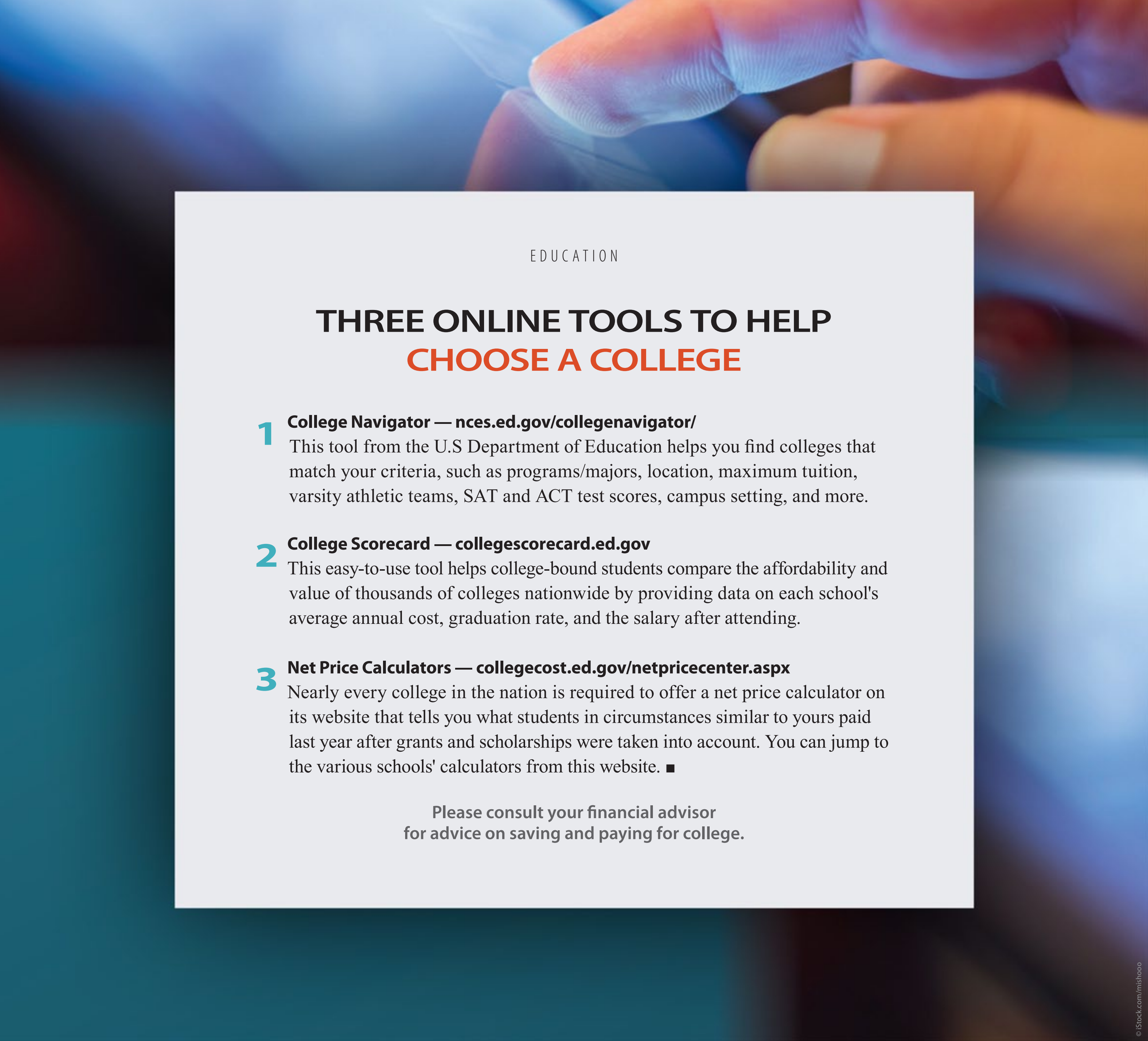

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EDUCATION

THREE ONLINE TOOLS TO HELP CHOOSE A COLLEGE

1 College Navigator — nces.ed.gov/collegenavigator/
This tool from the U.S Department of Education helps you find colleges that match your criteria, such as programs/majors, location, maximum tuition, varsity athletic teams, SAT and ACT test scores, campus setting, and more.

2 College Scorecard — collegescorecard.ed.gov
This easy-to-use tool helps college-bound students compare the affordability and value of thousands of colleges nationwide by providing data on each school's average annual cost, graduation rate, and the salary after attending.

3 Net Price Calculators — collegecost.ed.gov/netpricecenter.aspx
Nearly every college in the nation is required to offer a net price calculator on its website that tells you what students in circumstances similar to yours paid last year after grants and scholarships were taken into account. You can jump to the various schools' calculators from this website. ■

Please consult your financial advisor for advice on saving and paying for college.

inside

UP FRONT

FEATURES

FYI

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Six Tools for Combatting Identity Theft

These tools can help you detect identity theft and prevent the damage from spreading.

1 CREDIT REPORTS
Regularly checking your credit reports can help you spot mistakes and fraud before they harm your credit.

2 CREDIT MONITORING
Several companies, including the three major credit reporting companies (Experian, Equifax, and TransUnion), offer services that will monitor your credit reports and notify you when significant changes are spotted, such as if someone applies for a new credit card or loan.

3 INITIAL FRAUD ALERT
If you suspect that your identity may have been stolen, you can have a 90-day fraud alert placed in your credit reports. The alert signals creditors to take extra precautions before issuing new credit in your name.

4 EXTENDED FRAUD ALERT
If you are definitely a victim of fraud or identity theft, you can have a 7-year extended fraud alert placed in your credit reports that requires creditors to get your permission before issuing credit.

5 ACTIVE DUTY MILITARY ALERT
If you are in the military, adding an active duty military alert to your credit reports can help minimize the risk of fraud or identity theft while you are deployed.

6 SECURITY FREEZE
Placing a security freeze on your credit file prevents new creditors from accessing it without your permission. And when a creditor is unable to review your credit file, it is less likely to issue a credit card or lend money to someone posing as you.

WHO TO CONTACT

TO GET A FREE CREDIT REPORT

You can get a free credit report every 12 months from each of the three credit reporting companies.

Go online to **www.annualcreditreport.com**

Or call **1-877-322-8228**

TO PLACE AN ALERT

Contact any one of the three credit reporting companies listed in the next column. They will notify the other two companies.

TO PLACE A SECURITY FREEZE

Contact each company separately.

Equifax	**www.equifax.com**
Experian	**www.experian.com**
TransUnion	**www.transunion.com**

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Investing in Real Estate with REITs

Real estate investment trusts, or REITs, offer investors a way to tap into the income and growth potential of real estate.

WHAT IS A REIT?

A REIT is a company that pools money from investors to buy or finance real estate and that is required to distribute at least 90% of its taxable income to its investors every year. As a result of the requirement, REITs may at times pay higher dividends than other types of companies.

THE TWO MAIN TYPES OF REITS: EQUITY AND MORTGAGE

Equity REITs own and usually manage income-producing properties, such as shopping centers, office buildings, hotels, and warehouses. They receive most of their revenue from rent.

Many equity REITs focus on one main type of real estate. For example, a REIT may choose to specialize in just retail properties or just office buildings. Other REIT property sectors include residential, healthcare, lodging, industrial, self storage, timber, infrastructure, data centers, and specialty sectors. Some REITs own properties in more than one property sector and are referred to as diversified REITs.

Mortgage REITs focus on financing real estate, with most of their revenue coming from the interest they earn investing in mortgages or mortgage-backed securities.

HOW TO INVEST

There are a few ways to invest in REITs. One way is to simply buy shares of a publicly traded REIT the same way that you would buy shares of stock. Or you can buy shares of a mutual fund or ETF that focuses on REITs. Non-publicly traded REITs may also be an option, but please keep in mind that they involve special risks, such as lack of liquidity. ■

PLEASE NOTE: Investing in REITs involves special risks, such as possible lack of liquidity and potential adverse economic and regulatory changes. For this reason, there are minimum suitability standards that must be met. Please ensure you read the prospectus carefully before investing. In addition, an investment in real estate will fluctuate with the value of the underlying properties, and the price at redemption may be more or less than the original price paid.

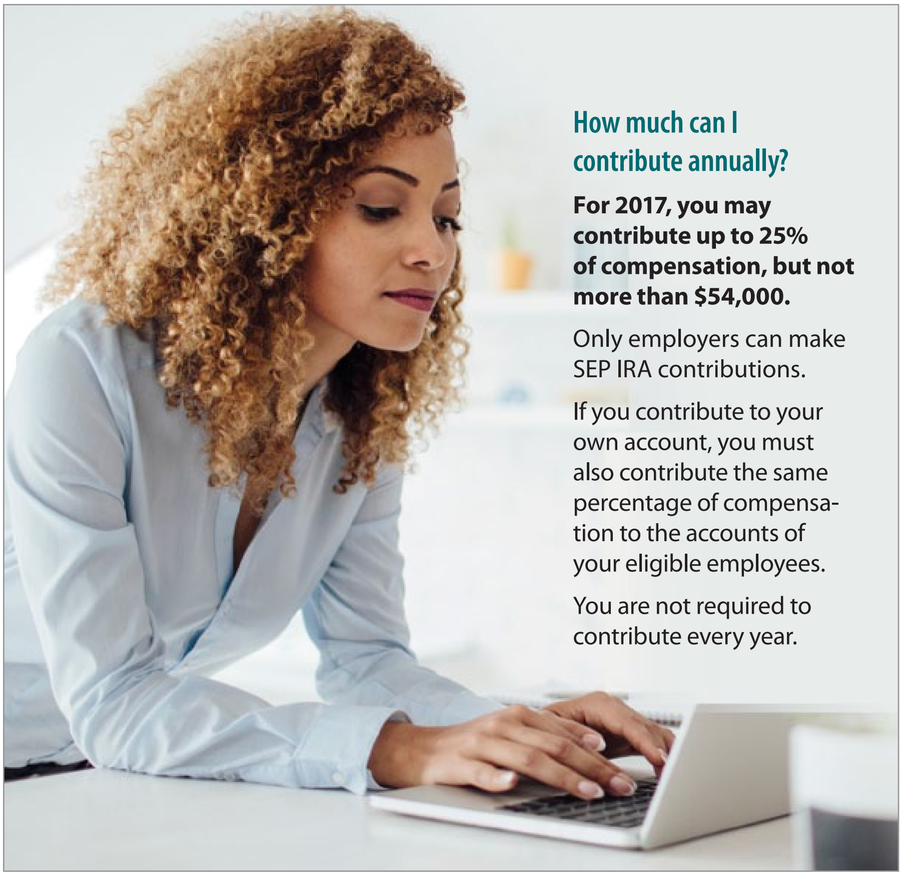
Before investing in mutual funds or ETFs, investors should consider a fund's investment objectives, risks, charges, and expenses. Contact your financial advisor for a prospectus containing this information. Please read it carefully before investing.

Please consult your financial advisor for help in developing and implementing an investment plan.

THE SEP IRA:

A SIMPLE SOLUTION FOR YOUR RETIREMENT PLAN NEEDS

If you are self-employed or own a business and have not yet set up a retirement plan, take a look at the SEP (Simplified Employee Pension) IRA. The SEP IRA is an employer-funded retirement plan that is easy to use, provides excellent tax benefits, and offers the flexibility to skip making contributions during lean years.



How much can I contribute annually?

For 2017, you may contribute up to 25% of compensation, but not more than $54,000.

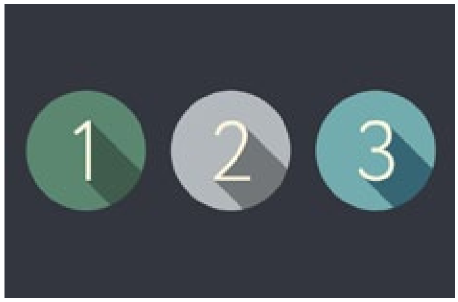
Only employers can make SEP IRA contributions.

If you contribute to your own account, you must also contribute the same percentage of compensation to the accounts of your eligible employees.

You are not required to contribute every year.

There is still time to set up a SEP IRA for 2017.

You have until the due date of your business's income tax return, including extensions, to establish and fund a SEP IRA for that year.



3 REASONS TO CONSIDER A SEP IRA FOR YOUR BUSINESS

IT'S EASY.
A SEP IRA plan is one of the easiest retirement plans to set up and run. Administration is minimal. Nondiscrimination testing and IRS reporting are not required.

THE CONTRIBUTION LIMITS ARE HIGH.
You may be able to contribute nearly ten times more per year to a SEP IRA than you can to a personal IRA. For 2017, personal IRAs cap regular contributions at $5,500 while a SEP IRA may allow you to contribute as much as $54,000 in a single year.

THE TAX BENEFITS ARE EXCELLENT.

- Employer contributions are tax deductible for the employer.
- Investment earnings grow tax-deferred until they are withdrawn.

Contributions and earnings will be subject to ordinary income tax when withdrawn from the SEP IRA. Withdrawals made before age 59½ are subject to a 10% early withdrawal tax penalty unless an exception to the penalty applies.

If you are self-employed or own a business, please talk to your financial advisor about whether a business retirement plan is right for you.

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2017 Year-End Tax Planning

You may be able to reduce your taxes for 2017 if you act before the end of the year. Several tax-minimization strategies for individuals are presented here. They are based on the federal tax laws in place as of September 1, 2017, when this publication was written. There is a possibility of tax changes before the end of the year. Changes proposed by the White House in April include reducing the number of income tax brackets and eliminating the alternative minimum tax, the estate tax, and some tax deductions. Your best move is to consult your tax and investment advisors before the end of the year for advice on your taxes and investments.

Time your income and deductions.

Shift income and deductions into the more advantageous year.
If you expect to be in a different tax bracket next year, consider shifting income to the year when you are in the lower tax bracket so that you pay taxes on it at a lower rate and shifting deductions into the year when you are in the higher tax bracket so that you get a larger reduction in your taxes.

If you expect to be in the same tax bracket next year, it is generally a good idea to defer income into next year and accelerate deductions into this year.

There are several ways to time income and deductions. For example, you can time your income by choosing when to sell appreciated assets or when to issue year-end invoices if you are self-employed. You can time your deductions by choosing when to make gifts to charities or whether to pay some 2018 deductible expenses, such as real estate taxes, before the end of 2017.

Find out if you may be subject to the AMT.
Before making any year-end tax moves, find out if you may be subject to the alternative minimum tax (AMT)—an alternative method of calculating tax that eliminates or reduces some of the deductions and exclusions from income that are allowed when calculating tax the regular way. Although the strategies described in this article are generally appropriate for tax calculated the regular way, they may not be appropriate for tax calculated the AMT way. If you suspect you may be subject to the AMT, please consult your tax advisor for AMT-specific advice.

Taxpayers who are most apt to be subject to the AMT are individuals who realize a large amount of long-term capital gains, pay high state or local taxes, exercise incentive stock options without selling the stock in the same year, claim a large number of personal exemptions, or use a mortgage or home equity line of credit for purposes unrelated to a home.

Bunch medical and dental expenses.
If you itemize deductions and have unreimbursed medical and dental expenses for the year, tally them up. If the total exceeds 10% of your adjusted gross income (AGI), the excess is deductible. For example, if your AGI is $100,000, you can generally deduct the portion of your unreimbursed expenses that exceeds $10,000. If you are just under the 10% threshold for the year, consider paying some 2018 expenses this year so that you clear the threshold and can deduct the excess amount. For a list of deductible medical and dental expenses, see IRS publication 502.

Tax on Ordinary Income

Ordinary income includes wages, self-employment income, taxable interest, short-term capital gains, non-qualified dividends, and taxable distributions from IRAs and retirement plans.

2017 Federal Tax Rate	Unmarried Taxable Income*	Married Filing Jointly or Surviving Spouse Taxable Income*	Married Filing Separately Taxable Income*	Head of Household Taxable Income*
10%	Not over $9,325	Not over $18,650	Not over $9,325	Not over $13,350
15%	$9,326–$37,950	$18,651–$75,900	$9,326–$37,950	$13,351–$50,800
25%	$37,951–$91,900	$75,901–$153,100	$37,951–$76,550	$50,801–$131,200
28%	$91,901–$191,650	$153,101–$233,350	$76,551–$116,675	$131,201–$212,500
33%	$191,651–$416,700	$233,351–$416,700	$116,676–$208,350	$212,501–$416,700
35%	$416,701–$418,400	$416,701–$470,700	$208,351–$235,350	$416,701–$444,550
39.6%	Over $418,400	Over $470,700	Over $235,350	Over $444,550

** Taxable income is your total income for the year, reduced by your deductions and exemptions.*

CONSIDER BUNCHING DEDUCTIONS IF YOU NORMALLY CLAIM THE STANDARD DEDUCTION.

*

Pre-paying some 2018 deductible expenses in 2017 may result in a larger deduction if it boosts your itemized deduction amount above your standard deduction amount.

2017 standard deduction:

- Unmarried or married filing separately – $6,350
- Head of household – $9,350
- Married filing jointly – $12,700

Individuals who are blind or age 65 or older qualify for higher amounts than shown here.

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ESTIMATE YOUR 2017 TAXES NOW

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Ask your tax advisor to estimate your 2017 tax liability before the end of the year so that you will know if enough tax has been withheld from your pay. If it looks like it hasn't, you can avoid interest and a penalty on the underpayment by increasing the amount of tax withheld from your paycheck or bonus to make up the shortfall before the end of the year.

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Shelter your income from taxes.

Contribute to a retirement account. Every dollar that you contribute to a tax-deferred retirement plan at work is one less dollar that you will have to pay income tax on this year. So if you have not contributed the maximum amount allowed for 2017, consider doing so before the end of the year.

Money that you contribute to a traditional IRA outside of work can also reduce your income taxes for the year if you are eligible to deduct your contributions. You can deduct your contributions if you (and your spouse, if married) are not covered by a retirement plan at work or if your income is below certain limits. You have until the due date for your tax return (normally April 15) to contribute.

The money in your tax-deferred retirement accounts will eventually be subject to ordinary income tax, but not until it is withdrawn from the retirement accounts. An additional 10% tax penalty may apply to withdrawals before age 59½ unless you qualify for an exception to the penalty.

Contribute to a health savings account. Contributions that you make to a health savings account (HSA) are either pre-tax or tax-deductible, which reduces your taxable income for the current year. You have until the due date for your 2017 tax return to contribute for 2017. You must be covered by a high-deductible health plan (HDHP) to be eligible to contribute.

Review your retirement accounts.

Consider converting to a Roth account. If the idea of tax-free earnings and tax-free withdrawals in retirement appeals to you, you may be considering converting a tax-deferred retirement account to a Roth account. Is this the year to do it?

When you convert to a Roth account, you must pay ordinary income tax in the year of the conversion on the pre-tax amount you convert. To minimize the tax, consider converting in a year when you are in a lower tax bracket due to a change in your taxable income or in the federal tax laws.

Take your RMD by the end of the year. Once you reach age 70½, you generally must withdraw at least a certain amount of money each year from your workplace retirement plans and traditional IRAs. These withdrawals are known as required minimum distributions (RMDs) and generally must be taken by December 31 each year. Individuals who turned age 70½ in 2017 get a few extra months (until April 1, 2018) to take their RMD for 2017.

Make donations from your IRA. IRA owners who are age 70½ or older can make tax-free distributions of up to $100,000 per year directly from their IRAs to qualified charities. The distributions count toward their RMDs for the year, but are not added to their gross income as RMDs normally are and so they escape taxation.

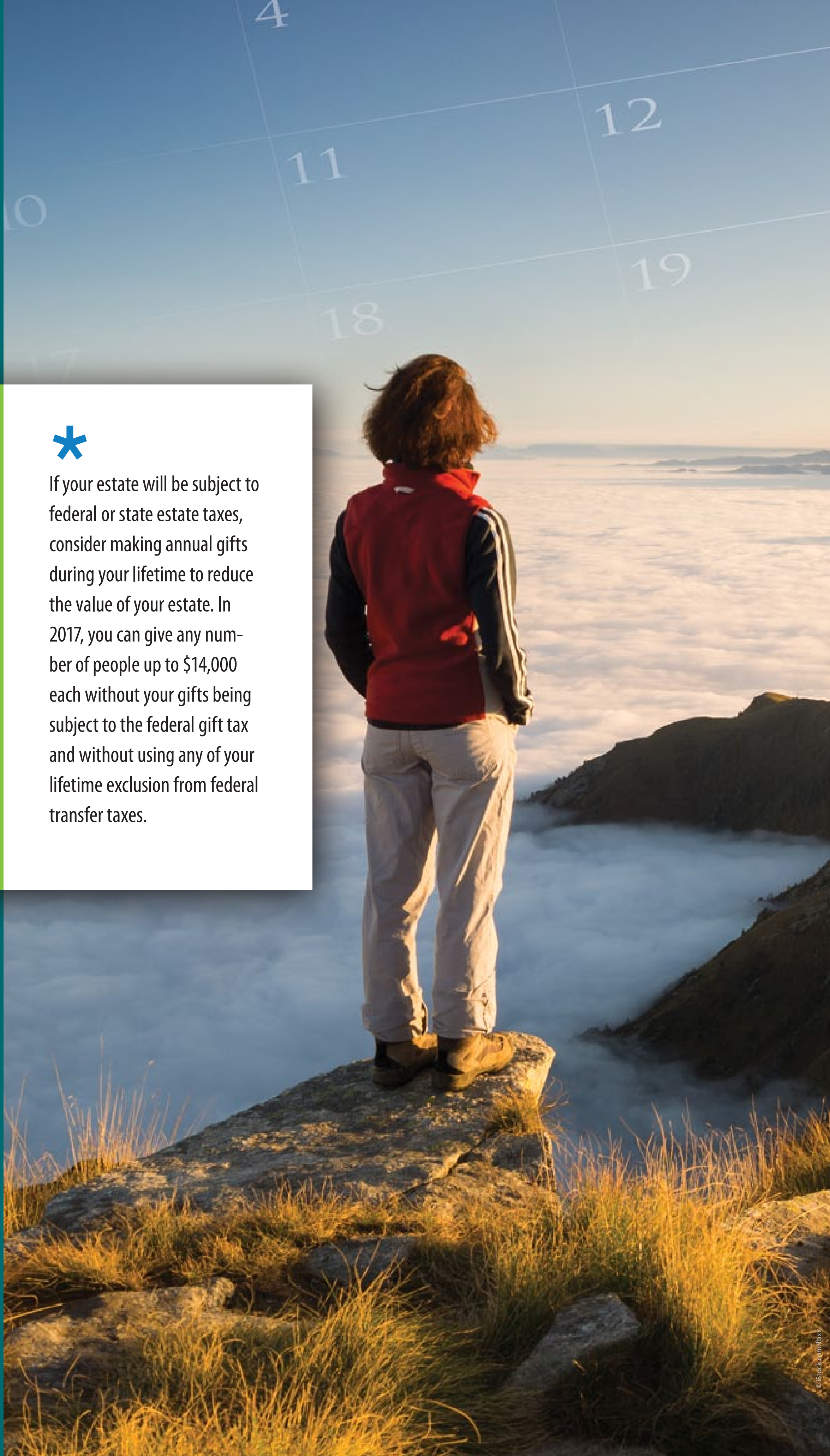
Although you cannot claim a charitable deduction for your donation, a reduction in your gross income may be preferable in certain circumstances, such as if the value of your charitable deduction will be limited due to your high income or if you do not itemize deductions and so cannot deduct donations.

2017 LIMITS

MAXIMUM CONTRIBUTION LIMITS FOR 2017

	Maximum Contribution	Maximum Catch-Up Contribution
401(k), 403(b), and most 457 Plans	$18,000	$6,000 if age 50 or older
SIMPLE IRA and SIMPLE 401(k) Plans	$12,500	$3,000 if age 50 or older
Traditional and Roth IRAs	$5,500	$1,000 if age 50 or older
Health Savings Accounts	$3,400 if you have self-only HDHP coverage $6,750 if you have family HDHP coverage	$1,000 if age 55 or older

Please note: Not all workplace retirement plans permit catch-up contributions. Some workplace retirement plans may permit special contributions not listed here. Other limitations may apply to the maximum amount you may contribute.



TAKE ADVANTAGE OF THE $14,000 ANNUAL GIFT TAX EXCLUSION BEFORE THE END OF THE YEAR

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If your estate will be subject to federal or state estate taxes, consider making annual gifts during your lifetime to reduce the value of your estate. In 2017, you can give any number of people up to $14,000 each without your gifts being subject to the federal gift tax and without using any of your lifetime exclusion from federal transfer taxes.

REVIEW YOUR INVESTMENTS

The following strategies apply only to investments held within taxable accounts (not retirement accounts). Also, please do not make investment decisions based solely on tax considerations.

Use losses to reduce your taxes. When you sell a stock, mutual fund, or other security in a taxable account for less than you paid for it, the loss can be used on your tax return to reduce the amount of capital gains and ordinary income you must pay taxes on.

Your losses are used first to reduce the amount of realized capital gains you will be taxed on. If your losses exceed your gains, up to $3,000 of the excess loss ($1,500 if you are married and file separate tax returns) can be deducted from your ordinary income, which lowers your taxes even further. And if your losses are not fully used up in one year, the unused portion can be carried forward and used in future years to help reduce your taxes.

Avoid wash sales. If you sell a security at a loss and want to deduct the loss on your tax return, do not buy a substantially identical security within 30 days before or after the sale. If you do, you will have what is known as a wash sale and cannot deduct the loss on this year's tax return.

Avoid buying a mutual fund right before it distributes capital gains. Many mutual funds wait until December to distribute to their shareholders the capital gains they accumulated throughout the year. If you are a shareholder on the record date for the distribution, you will receive the distribution and must pay tax on it this year. So before making a late-in-the-year mutual fund purchase in a taxable account, consider waiting until after the fund's record date so that you avoid the capital gains distribution and the current tax liability that comes with it.

MAKE THE MOST OF YOUR GIFTS

Gifts you make to charities can be deducted on your tax return if you itemize deductions. Limits on charitable deductions and itemized deductions may reduce the value of your deduction.

Time your gifts to charities. You may get a larger reduction in your taxes from a charitable deduction if you make your gift in a year when you are in a higher tax bracket. For example, let's say you are in the 28% tax bracket this year and expect to be in the 33% tax bracket next year. A $10,000 donation this year will generally lower your taxes by $2,800, while the same donation next year may reduce your taxes by $3,300.

Donate appreciated securities to charities, instead of cash. As long as you owned the securities for more than one year, you can generally deduct their full market value and avoid paying tax on their capital gains.

Give appreciated securities to a family member in a lower tax bracket. Individuals in the 10% and 15% federal income tax brackets can sell appreciated securities held for more than one year without paying federal tax on the capital gains. Be sure to consider the kiddie tax before giving securities to your child. If your child is under age 19 (or under age 24 if a full-time student), his or her unearned income in excess of $2,100 will generally be taxed at your rate.

Take advantage of the $40,000 increase in the lifetime exclusion. Due to an inflation adjustment, the lifetime exclusion for federal gift, generation-skipping, and estate taxes increased to $5.49 million in 2017, a $40,000 increase from 2016. So even if you fully used your lifetime exclusion in prior years, you can now transfer another $40,000 to your beneficiaries without incurring federal transfer taxes. ■

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Please consult your tax and investment advisors about steps you can take before the end of the year to help improve your financial situation.

Rebalancing Your Portfolio: Why, When, and How to Do It

The composition of your portfolio can change over time. What was once, let's say, a mix of 60% stocks and 40% bonds may now be a mix of 70% stocks and 30% bonds. When your portfolio's composition strays too far from your target allocation, it may be time to rebalance.

REBALANCING IS THE ACT of restoring your portfolio to your target allocation—that is the proportions of stocks, bonds, and other asset classes that you chose previously.

Unless your portfolio is regularly restored to your target allocation, you can end up with more risk or less potential for growth than you originally intended.

For example, if the proportion of stocks in your portfolio has increased, your portfolio's volatility has probably also increased. That is because stocks are generally more volatile than bonds or cash investments, meaning that stock prices tend to fluctuate more dramatically over the short term. So trimming your stock holdings when they become overweighted reduces your portfolio's volatility and helps manage risk.

As another example, if you now hold more bonds and fewer stocks than you originally planned, your portfolio likely has less potential for growth than you planned on because bonds generally provide lower returns over the long term than stocks do. So restoring your target allocation in this situation can boost your potential for higher long-term returns.

A few factors can cause your portfolio's composition to change. Perhaps one type of asset has simply outperformed the others and is now overweighted. Or perhaps the new money you've recently invested or the investment income you've reinvested has changed the proportions of the asset classes in your portfolio. Whatever the cause, when your actual allocation varies from your target allocation, restoring your portfolio to your target allocation can help keep your investment plan on track.

Rebalancing can be achieved in a few ways. One way is to sell investments in the overweighted asset classes and invest the proceeds in the underweighted asset classes until the proportion of stocks, bonds, and other asset classes matches your target allocation. Another way is to direct the new money you invest into the underweighted asset classes until your target allocation is restored.

Before selling investments, be sure to consider the potential tax impact of the sale. Although selling investments in a retirement account is not a taxable event, selling an appreciated investment in a taxable account will generate a capital gain. If you sell appreciated investments in a taxable account, it may be a good idea to also sell some investments that have lost value so that you can use the loss on your tax return to offset your capital gains.

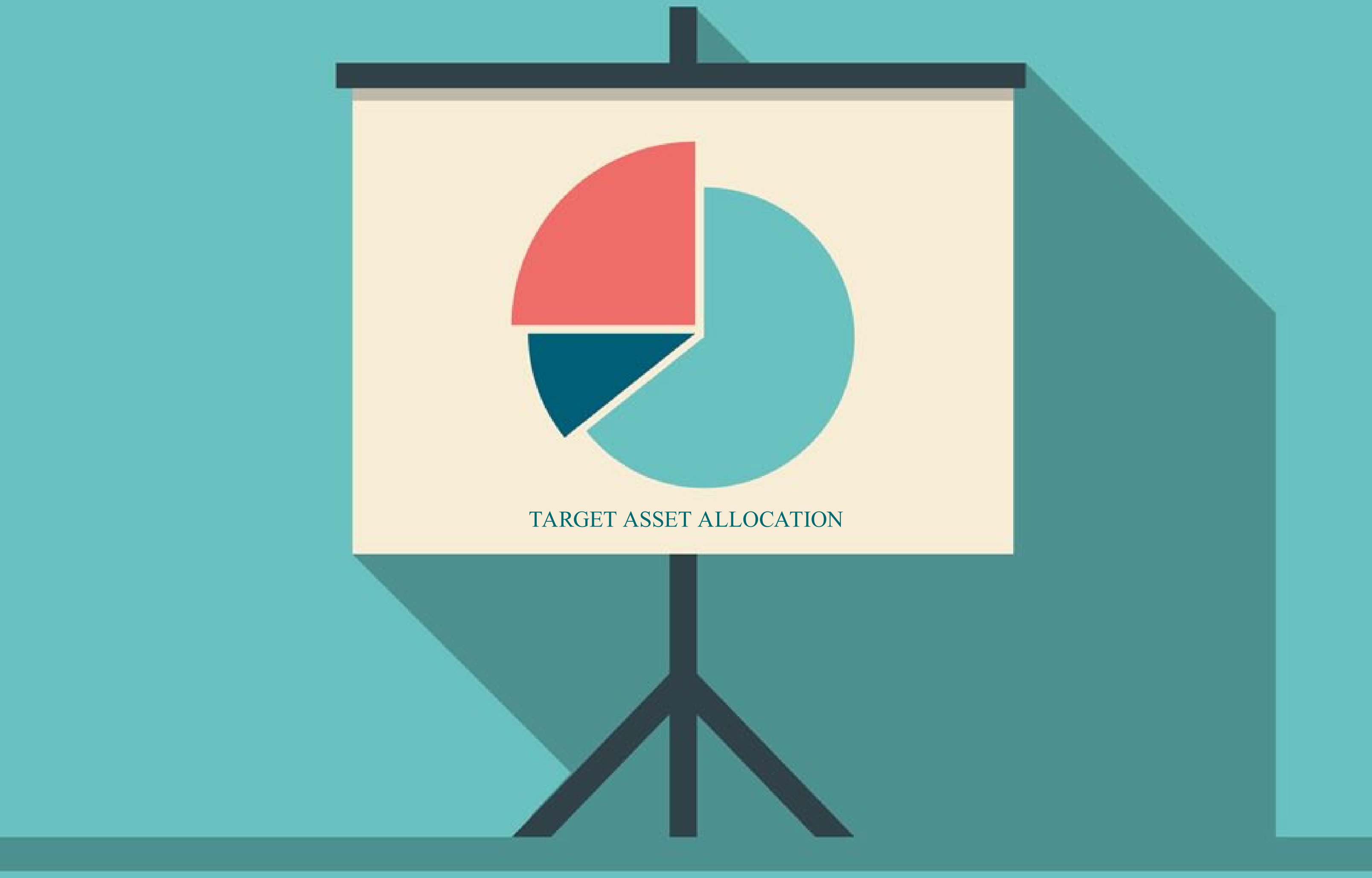
So when should you rebalance? One strategy is to choose a specific date each quarter or year and rebalance on that date. Another strategy is to rebalance only when the proportions in your portfolio have strayed by a predetermined amount, such as 5 or 10 percentage points. Some investors combine the two strategies: reviewing their allocation on specific dates, but only rebalancing if the actual allocation has strayed by a certain amount.

Choosing a rebalancing strategy in advance and sticking to it can help take the emotion out of selling investments that are currently performing well and can help provide the discipline to buy low and sell high.

Before rebalancing, it is a good idea to evaluate whether your target allocation is still appropriate for you. If your investment goals or time horizon (the time remaining until you will need your money) have changed, consider adjusting your target allocation accordingly. For example, if the time when you will need your money has drawn significantly closer, you may want to decrease your stock allocation so that your portfolio has less volatility.

Developing and implementing a rebalancing strategy can be an important part of managing risk and the potential for reward in your portfolio. Please consult your financial advisor for advice on rebalancing your portfolio and the target allocation that may be appropriate for you. ■

Please note that asset allocation does not ensure a profit or protect against loss in declining markets. Past performance is not a guarantee of future results.



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Rebalancing restores your portfolio to your chosen allocation and can help:

Keep your investment plan on track.

Manage risk when the proportion of more volatile investments grows too large.

Take the emotion out of selling investments that are performing well.

Provide the discipline to buy low and sell high.

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Financial Tips for Traveling Abroad

These ten tips can help you manage your money, avoid unnecessary fees and financial hassles, and protect yourself from unexpected medical expenses when traveling abroad.

1. Convert some dollars to local currency before leaving home. This way, you'll have some cash available to cover your immediate expenses, such as taxis and tips, without the need to immediately hunt down an ATM. You may be able to buy local currency (euros, pounds, etc.) at your bank or credit union. Call first in case it takes them a few days to have the currency delivered to your branch.

2. Check whether ATMs will be available. Although there are millions of ATMs worldwide, they are not available in every country. MasterCard, Visa, and American Express each offer global ATM locators on their websites where you can type in your destination and learn where ATMs are located.

3. Use your debit card to get local currency at ATMs while traveling. Withdrawing cash at ATMs is an easy way to replenish your supply of local currency. You may want to check with your bank beforehand about its fees for using foreign ATMs and the maximum amount you can withdraw per day.

4.
Make copies of your credit and debit cards.

Make a copy of your cards or write down the account numbers, expiration dates, and phone numbers for the card issuers so that you can quickly contact them if your cards are ever lost or stolen.

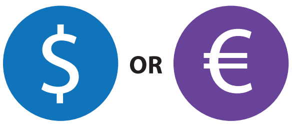
Keep your copies or notes in a safe location separate from the cards themselves.

The card issuer's phone number may be printed on the back of the card. Make certain to get the number that they use for calls made from outside of the U.S.

5. Clean out your wallet first.
To help minimize the damage if your wallet is lost or stolen, take only those cards and forms of identification with you that you will use on your trip.

PIN?

6. Memorize your credit card's PIN.
American credit cards with chips generally work fine without PINs in Europe. However, some self-service payment kiosks, such as in train stations and gas stations, may require a PIN if you use your credit card. If you do not normally use a PIN, you may want to contact your credit card issuer for one before traveling abroad.



7. Be wary of paying in U.S. dollars.
When using a debit or credit card abroad, some merchants and ATMs may offer the option to complete the transaction in the local currency or in U.S. dollars, using a service known as dynamic currency conversion. To help you decide, the payment terminal or ATM should display the transaction amount in the local currency, the transaction amount converted into U.S. dollars, the exchange rate used for the conversion, and any commissions or fees tacked on by the merchant or ATM for handling the conversion. Although paying in dollars may seem simpler, the exchange rate and commission used by the merchant or ATM for the conversion may be less favorable than the rate you'd receive later on from your card issuer if you pay in the local currency.

8. Notify your bank and card issuers of your travel plans before you leave home.
Otherwise, they may lock down your accounts when they notice foreign transactions popping up. It is a good idea to also carry with you their customer service phone number for outside the U.S. in case you have to call them to unlock your accounts.

9. Decide which of your debit and credit cards to take with you.
Their fees and perks can vary significantly. For example, some cards charge a foreign transaction fee every time you use them outside of the U.S., and some don't. Some cards offer travel perks, such as assistance with medical referrals or locating lost luggage, and some don't. Familiarize yourself with your cards' fees and perks before deciding which ones to take with you.

10. Consider purchasing travel health insurance.
Not all health insurance plans will cover the medical care you receive while traveling abroad. Medicare, for instance, generally does not cover care received outside of the U.S. and its territories, although some Medigap policies may cover it. To avoid getting stuck with medical bills if you need care while away from home, check with your health insurance provider before you leave home to see if you are covered. If you are not covered, consider purchasing travel health insurance. ■

Bon voyage!

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COOL RUNNINGS | Whistler, Canada

BY BRIAN JOHNSTON

With one of the largest ski areas in North America and a sophisticated hotel, restaurant, and nightlife scene, Whistler is a ski resort worthy of its Olympic credentials.

HOSTING THE WINTER OLYMPIC GAMES can be the making of a ski resort, forever cementing its name in history. When it comes to Whistler, however, you might say that the Winter Olympics were lucky to be there. After all, long before all the Olympic razzmatazz of 2010, this was already North America's largest ski area, with more lifts, more terrain, and more vertical feet than any other area, and was generally considered one of the world's premier ski destinations.

Small surprise: Whistler's season runs for 200 days from November to early June, with an average snowfall of over 30 feet. What's more, it's Canada's most accessible ski area, just a two-hour drive from downtown Vancouver on the spectacular Sea to Sky Highway.

Whistler—or more formally Whistler Blackcomb—is named for its two mountains. Aficionados will argue all the way through several après-ski whiskeys about which is the best. Boarders usually favor Blackcomb, since it offers fewer traverses and more fall-line runs. More accomplished skiers will also be happier here, since the runs are steeper and narrower. As Blackcomb doesn't catch the sun until late morning, runs can be icy early in the day.

Beginner and intermediate skiers generally prefer sunnier Whistler Mountain and its mid-station ski school, though you shouldn't dismiss it if you're an expert skier either, since nothing beats Whistler for powder runs on a good day. The blue-ribbon Olympic alpine races were held on Whistler's Dave Murray Downhill trail, acclaimed as one of the top three of its kind. Even if you don't hurtle down it at 75 miles per hour, you can still swoosh in the trail of champions.

The resort has outstanding facilities for snowboarders. Big Easy, as the name suggests, is a Blackcomb terrain garden with

Located 78 miles from Vancouver in the Coast Mountains of British Columbia, Whistler and Blackcomb Mountains offer over 200 marked runs, 16 alpine bowls, three glaciers, and one of the longest ski seasons in North America.

rails and rollers designed for beginners and kids. Whistler also has a terrain park and Whistler Pipe, with 13-feet walls and generally plenty of room to practice. From here, boarders can progress to the Terrain Park, where table tops, spines, step-up jumps, banks, rails, and more stretch 3,480 feet on a nearly 1,000-foot vertical drop. Experts can take on the Highest Level Park: 1,720 feet that incorporate difficult table tops, spines, rails, and jibs. The Super Pipe is quite the place to watch the pros at play.

As both mountains are accessed on the same ski pass, the argument about which is best is academic. Most visitors ski both Whistler and Blackcomb, which are linked both from the base village and on the slopes via the Peak 2 Peak Gondola, one of the longest (11 minutes) and highest such rides in the world, providing breathtaking views over the mountains.

All told, there are some 200 trails. Helicopter drops in the backcountry add another 100 or so trails to the official slopes. Heli-skiing is a popular way to experience both the surrounding glaciers and the deep off-run powder. If you aren't a proficient skier, a helicopter ride is still a stunning way to experience the mountain scenery from above.

Whistler is also an excellent place for families, with everything from kids' programs to magic carpets and Adventure Camps, where kids stay with the same group and instructor all week. The Big Easy terrain park is very family friendly, and the Adventure Park has a ski-through castle to an enchanted forest.

Whistler co-hosted the Winter Olympics with Vancouver. The ski resort was home to all the skiing and sliding sports, as well as ski jumping. The Olympic cross-country trails created in the Callaghan Valley just below Whistler are among the facilities that have been retained—indeed, they've since been extended by a further

15 miles. You'd be hard-pressed to find a better cross-country ski course. The 2.5-mile section called Lost Lake Loop is an especially magical experience at night, when it's floodlit and snow glitters on the trees overhead like a crystal art installation.

Adrenaline junkies, however, should head to the Olympic Sliding Center, which still features luge, skeleton, and bobsleigh competitions and boasts the world's fastest ice track. You can take passenger skeleton and bobsleigh rides down part of the track, challenging yourself to whizz head first down a chute of solid ice: a rollercoaster with no safety bar.

Plenty of other activities cater to non-skiers or those wanting a change from the slopes. One of the best is a zipline adventure across the Fitzsimmons Creek Valley. Walking high through the canopy of old-growth forest on boardwalks and suspension bridges is a treat in itself, but the best is clipping yourself onto a zipline in full harness and launching yourself across the valley.

You can also try dog-sledding with a team of huskies, ice-climbing on a frozen waterfall, or snowmobiling or snowshoeing through forest. Snowmobiling is fun; escorted tours will take you to a forest cabin for a fondue dinner and return in the dark under moonlight. And if you've never tried snowshoeing, this is your chance: there's nothing quite like tramping through virgin snow in a silent Canadian forest.

As the day starts to wind down, the après ski cranks up. Most of Whistler's nightlife is centered right around the bottom of the slopes or within easy walking distance of most hotels. Things start to get going around 4 p.m. when the lifts close and continue until 2 a.m. at some dance clubs. Live music ranges from punk to traditional Irish and local bands. There are youth-oriented bars for raucous bar-top dancing, bars with impressive boutique beer selections for the over-30s crowd, and luxurious lounges creaking with old leather and polished wood for the more sedate.

With over a hundred restaurants, Whistler has a reputation as a gourmet as well as ski destination. Even on the slopes you can indulge in five-course tasting menus matched with a flight of British Columbian wines. In the village itself, you could indulge in a cocktail and oysters, or smoked Arctic char, or French-inspired cuisine. A Canadian ice wine for dessert will send you straight to heaven, though perhaps minus an arm and leg. Kick back and enjoy. The Winter Olympics may have come and gone, but Whistler just keeps on celebrating. ■


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FYI

WHAT'S ON FOR THE HOLIDAYS

ALL DECKED OUT

Biltmore	*November 3, 2017 – January 7, 2018*	**Asheville, NC**
Newport Mansions	*November 18, 2017 – January 1, 2018*	**Newport, RI**

Masses of poinsettias, evergreen boughs, and glittering trees deck the halls of these magnificent mansions this holiday season. In Biltmore House alone, approximately 60 decorated trees, 13,000 ornaments, and 30,000 glittering lights add a festive air to the mansion. At the Newport mansions—The Breakers, The Elms, and Marble House—rooms are adorned with thousands of poinsettias, fresh flowers, wreaths, and numerous decorated trees.

LET IT GLOW

Bellevue Botanical Garden	*November 25 – December 31, 2017*	**Bellevue, WA**
Denver Botanic Gardens	*November 24, 2017 – January 1, 2018*	**Denver, CO**
Longwood Gardens	*November 23, 2017 – January 7, 2018*	**Kennett Square, PA**
Zilker Park	*December 9, 2017 – December 23, 2017*	**Austin, TX**

Holiday lights, displays, and activities transform many parks and gardens, including those listed here, into twinkling winter wonderlands. At Longwood Gardens, even the fountains get in the holiday spirit as they dance to holiday music. At the Denver Botanic Gardens, it's sound-reactive LEDs—thousands of them—that "dance" to the music. The Austin Trail of Lights at Zilker Park features musical performances, as well as 2 million lights.

ALL ABOARD

Chicago Botanic Garden	*November 24, 2017 – January 7, 2018*	**Glencoe, IL**
New York Botanical Garden	*November 22, 2017 – January 15, 2018*	**Bronx, NY**
U.S. Botanic Garden	*November 23, 2017 – January 1, 2018*	**Washington, D.C.**

Each holiday season, these three botanic gardens transform their conservatories into magical landscapes where model trains wind their way among scaled-down replicas of landmarks, such as the Statue of Liberty and the Brooklyn Bridge at the New York event.

WINDOW WONDERLAND

London	*Fortnum & Mason, Harrods, Harvey Nichols, Liberty, and Selfridges*
New York	*Bergdorf Goodman, Bloomingdale's, Macy's, Saks Fifth Avenue, Tiffany & Co., and more*
Paris	*Galeries Lafayette, Le Bon Marché, and Printemps*

Just in time for the busiest shopping days of the year, the windows of major retailers in New York, London, and Paris will be filled with elaborate holiday displays to the delight of millions of shoppers and passersby. Although on display for just a few weeks, the windows are the dazzling culmination of months of planning, designing, and construction by a small army of designers, sculptors, animators, carpenters, and sound and lighting technicians. ■

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QUIZ

THANKSGIVING

1. Which President made Thanksgiving a federal holiday?

A. Thomas Jefferson
B. Abraham Lincoln

2. Thanksgiving is currently celebrated on:

A. The last Thursday in November
B. The fourth Thursday in November

3. Although celebrated on a different date than in the U.S., Thanksgiving is also a national holiday in:

A. Canada
B. Mexico

4. Which was the first character balloon to fly in the Macy's Thanksgiving Day Parade?

A. Felix the Cat
B. Mickey Mouse

5. Which character balloon has made the most appearances in Macy's parade?

A. Snoopy
B. Charlie Brown

6. Which state produces the most pumpkins for processing?

A. California
B. Illinois

7. Which state produces the most cranberries?

A. Wisconsin
B. Maine

8. The technique of butterflying (splitting and flattening) a turkey in preparation for roasting is known as:

A. Brining
B. Spatchcocking

9. Which NFL team has played in a football game every Thanksgiving since 1934, with the exception of a few years during World War II?

A. Detroit Lions
B. NY Giants

10. Which NFL team also began hosting its own annual Thanksgiving game in 1966?

A. Pittsburgh Steelers
B. Dallas Cowboys

11. As if two NFL games were not enough on Thanksgiving, an additional night game was added in:

A. 2006
B. 2016

12. The day after Thanksgiving is commonly known as:

A. Boxing Day
B. Black Friday

ANSWERS: 1-B, 2–B, 3–A, 4–A, 5–A, 6–B, 7–A, 8–B, 9–A, 10–B, 11-A, 12-B

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Our founder and Vice-President, Herb Shapiro, passed away in October 2016. His core values of providing personal service, maintaining market objectivity, and high standards of integrity and honesty with the clients he served, are deeply ingrained in the HMS philosophy.

Barbara Shapiro, President, is a Registered Investment Advisor with the Commonwealth of Massachusetts, is a Certified Financial Planner® and one of the first Certified Divorce Financial Analysts in Massachusetts. She holds a Master of Science in Finance from Suffolk University and is a Graduate of the Securities Industry Association Institute at the Wharton School. Additionally, she holds a Master of Education in Counseling from Boston University and a Master of Education in Moderate Special Needs from Northeastern University.

Among her many recognitions, Barbara has served as a National Board Member of the Securities Industry Foundation for Economic Education, past member of the Boston Jewish Community Women's Fund, and was the Treasurer of the Massachusetts Council of Economic Education. Barbara also co-authored a book, 'He Said: She Said:' a practical guide to finance and money during divorce, which was published in 2015. She is continually interviewed and quoted in all of the major financial publications.

Barbara is an active lecturer to diverse groups and educational institutions, and has written and teaches a course on financial planning, investments, and long-term care insurance.

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